

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

DEFAULT O/E JAD

In Re:

Jerry A. McKinney and
Kathy J. McKinney,
Debtors,
Jerry A. McKinney and
Kathy J. McKinney,
Movants,
v.
M&T Bank,
Respondent.

) Bankruptcy No. 19-70386-JAD
)
) Chapter 13
)
) Related To Doc. No. 98
)
)
)

ORDER OF COURT

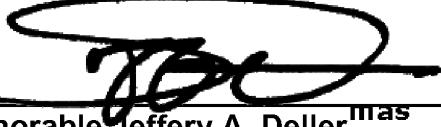
AND NOW, this 24th day of June, 2020, on motion of the Debtors, it is hereby
ORDERED that the Loan Modification Agreement between M&T Bank and the
Debtors is approved with the following material terms:

- A. **New Principal Balance:** The new principal balance now owed with respect to the Loan shall be \$171,413.78 (the "New Principal Balance").
- B. **Interest Rate:** The Debtors promise to pay the New Principal Balance plus interest. From the Effective Date of this Agreement, interest will be charged on the unpaid New Principal Balance at an annual rate equal to 3.8750% for the life of Debtors' modified account.
- C. **Down Payment:** There is no down payment required for this modification.
- D. **New Monthly Payment:** The new **total** monthly payment amount will be \$1,083.34. The itemized breakdown of the total monthly payment is as follows:
 - i. Principal and Interest portion of payment = \$806.05.
 - ii. Tax and Insurance portion of payment = \$277.29.
- E. **Payment Term:** The first New Monthly Payment will be due on May 1, 2020, with all of the subsequent New Monthly Payments due on the first day of each month following this date and continuing until the maturity date on April 1, 2050.

IT IS ORDERED, that all other terms of the Loan Modification Agreement are approved;

IT IS ORDERED, that the executed Home Affordable Loan Modification Agreement is approved.

By the Court,



Honorable Jeffery A. Deller^{mas}
United States Bankruptcy Judge

CASE ADMINISTRATOR SHALL SERVE:

Jerry A. and Kathy J. McKinney
Mark B. Peduto, Esquire
James C. Warmbrodt, Esquire
Ronda J. Winnecour, Esquire
Office of United States Trustee

In re:
 Jerry A. McKinney
 Kathy J. McKinney
 Debtors

Case No. 19-70386-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: lfin
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.

db/jdb +Jerry A. McKinney, Kathy J. McKinney, 276 Ida Street, Houtzdale, PA 16651-8542

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2020 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Jerry A. McKinney dvalencik@c-vlaw.com,
 cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com
 David Z. Valencik on behalf of Joint Debtor Kathy J. McKinney dvalencik@c-vlaw.com,
 cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com
 James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
 Mark B. Peduto on behalf of Joint Debtor Kathy J. McKinney mpeduto@c-vlaw.com,
 jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-law.com;apratt@c-vaw.com
 Mark B. Peduto on behalf of Debtor Jerry A. McKinney mpeduto@c-vlaw.com,
 jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-law.com;apratt@c-vaw.com
 Matthew M. Herron on behalf of Creditor The Debt Doctors, LLC mmh@thedebtdoctors.com,
 hgs@thedebtdoctors.com;alb@thedebtdoctors.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Ronda J. Winneccour cmecf@chapter13trusteeewdpa.com

TOTAL: 8